

Information to identify the case:

Debtor 1	<u>Altagracia Fermin</u>	Social Security number or ITIN	xxx-xx-7335
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jose Fermin</u>	Social Security number or ITIN	xxx-xx-2704
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-21356-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Altagracia Fermin

Jose Fermin

9/20/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Altagracia Fermin
 Jose Fermin
 Debtors

Case No. 19-21356-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db/jdb	+Altagracia Fermin, Jose Fermin, 250 Maple Street, Kearny, NJ 07032-2014
518287613	+Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518287617	+Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
518287618	+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
518287621	+Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518287626	+Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2019 01:12:22	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2019 01:12:16	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: BECKLEE.COM Sep 21 2019 04:38:00	American Express National Bank, Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+EDI: RMSC.COM Sep 21 2019 04:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518347162	EDI: BECKLEE.COM Sep 21 2019 04:38:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518287614	+EDI: CAPITALONE.COM Sep 21 2019 04:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518287616	+EDI: CITICORP.COM Sep 21 2019 04:38:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518287619	+EDI: AMINFOFP.COM Sep 21 2019 04:38:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518287620	+EDI: IRS.COM Sep 21 2019 04:38:00	IRS, P.O Box 9012, Holtsville, NY 11742-9012
518287622	+EDI: MID8.COM Sep 21 2019 04:38:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518287627	+E-mail/Text: bkteam@selenefinance.com Sep 21 2019 01:11:13	Selene Finance, Attn: Bankruptcy, Po Box 422039, Houston, TX 77242-4239
518289456	+EDI: RMSC.COM Sep 21 2019 04:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518287628	+EDI: RMSC.COM Sep 21 2019 04:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518287630	EDI: TFSR.COM Sep 21 2019 04:38:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518287629	+EDI: WTRRNBNB.COM Sep 21 2019 04:38:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518287615*	+Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518287623*	+Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518287624*	+Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518287625*	+Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Sep 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Carl G Zoecklein on behalf of Joint Debtor Jose Fermin cgzesq@optonline.net, mcroy21@live.com
Carl G Zoecklein on behalf of Debtor Altagracia Fermin cgzesq@optonline.net, mcroy21@live.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5